

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2005

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	DEPT OF ADMINISTRATION	97	0	100.00%	97.63%	96.54%
SI	CITY OF MILWAUKEE	233	1	99.57%	99.69%	98.95%
29157	UNITED WISCONSIN	207	2	99.03%	98.72%	98.76%
15261	SOCIETY INSURANCE A MUTUAL C	272	3	98.90%	97.83%	98.47%
24147	OLD REPUBLIC INS CO	134	2	98.51%	96.78%	91.38%
24449	REGENT INSURANCE CO	229	4	98.25%	97.53%	96.69%
25674	TRAVELERS PROPERTY CAS CO OF A	205	4	98.05%	97.35%	97.00%
21407	EMCASCO INSURANCE CO	51	1	98.04%	97.87%	97.18%
24988	SENTRY INSURANCE A MUTUAL CO	402	8	98.01%	98.43%	96.17%
14184	ACUITY INSURANCE CO	332	7	97.89%	98.03%	94.72%
15350	WEST BEND MUTUAL INS CO	491	12	97.56%	97.81%	97.56%
22667	ACE AMERICAN INSURANCE CO	241	11	95.44%	87.39%	75.66%
21458	EMPLOYERS INSURANCE CO OF WA	323	17	94.74%	96.11%	95.86%
23043	LIBERTY MUTUAL INS CO	136	8	94.12%	93.95%	90.19%
23035	LIBERTY MUTUAL FIRE INS CO	94	6	93.62%	93.91%	89.56%
42404	LIBERTY INSURANCE CORP	146	10	93.15%	92.84%	92.98%
16535	ZURICH AMERICAN INSURANCE CO	351	28	92.02%	93.16%	91.14%
26042	WAUSAU UNDERWRITERS INS CO	110	10	90.91%	94.43%	94.02%
20494	TRANSPORTATION INSURANCE CO	101	12	88.12%	82.31%	83.54%
Totals for Group:		4,155	146	96.49%	96.01%	94.50%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2005

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	KOHLER CO	66	0	100.00%	100.00%	96.62%
SI	UW-SYSTEM ADMINISTRATION	48	0	100.00%	100.00%	98.10%
19038	TRAVELERS CASUALTY & SURETY C	14	0	100.00%	100.00%	96.37%
SI	MILWAUKEE BOARD OF SCHOOL D	56	0	100.00%	99.59%	97.35%
22322	GREENWICH INSURANCE CO	72	0	100.00%	99.56%	98.94%
14303	INTEGRITY MUTUAL INS CO	76	0	100.00%	99.11%	99.00%
22543	SECURA INSURANCE A MUTUAL C	103	0	100.00%	99.00%	97.12%
10677	CINCINNATI INSURANCE CO THE	95	1	98.95%	98.99%	96.56%
SI	MILWAUKEE TRANSPORT SERVIC	31	0	100.00%	98.75%	98.84%
24830	CITIES & VILLAGES MUTUAL INS C	28	1	96.43%	98.70%	96.76%
31895	AMERICAN INTERSTATE INS CO	28	1	96.43%	98.68%	98.37%
13986	FRANKENMUTH MUTUAL INS CO	82	1	98.78%	98.39%	98.89%
15091	RURAL MUTUAL INS CO	101	1	99.01%	98.28%	98.48%
25682	TRAVELERS INDEMNITY CO OF CT T	28	1	96.43%	97.85%	97.48%
SI	CITY OF MADISON	51	2	96.08%	97.78%	93.65%
21415	EMPLOYERS MUTUAL CASUALTY C	141	4	97.16%	97.67%	96.99%
26069	WAUSAU BUSINESS INS CO	92	0	100.00%	97.42%	96.05%
19275	AMERICAN FAMILY MUTUAL INS C	49	1	97.96%	97.10%	97.30%
13935	FEDERATED MUTUAL INS CO	33	2	93.94%	96.88%	97.84%
SI	SCHNEIDER NATIONAL CARRIERS I	19	0	100.00%	96.77%	96.38%
19410	COMMERCE & INDUSTRY INS CO	72	2	97.22%	95.88%	93.57%
18988	AUTO OWNERS INS CO	39	3	92.31%	95.88%	97.56%
24414	GENERAL CAS CO OF WI	64	1	98.44%	95.79%	96.32%
20281	FEDERAL INSURANCE CO	58	3	94.83%	95.74%	95.34%
20508	VALLEY FORGE INS CO	37	2	94.59%	95.73%	93.88%
SI	GENERAL MOTORS CORPORATION	14	0	100.00%	95.65%	98.08%
10166	ACCIDENT FUND INS CO OF AMERIC	91	3	96.70%	94.98%	92.24%
25402	AMCOMP ASSURANCE CORP	88	10	88.64%	93.88%	97.42%
31003	TRI STATE INS CO OF MN	86	11	87.21%	93.70%	95.86%
26425	WAUSAU GENERAL INS CO	45	3	93.33%	93.44%	93.56%
23817	ILLINOIS NATIONAL INS CO	120	6	95.00%	92.40%	92.06%
19380	AMERICAN HOME ASSURANCE CO	77	8	89.61%	89.81%	92.61%
35386	FIDELITY & GUARANTY INS CO	63	5	92.06%	88.33%	84.50%
40827	VIRGINIA SURETY CO INC	14	4	71.43%	87.50%	96.51%
24228	PEKIN INSURANCE CO	20	1	95.00%	86.67%	91.42%
29459	TWIN CITY FIRE INS CO	58	14	75.86%	85.56%	92.64%
19682	HARTFORD FIRE INSURANCE CO	17	3	82.35%	83.67%	92.47%
19429	INSURANCE COMPANY OF STATE O	31	5	83.87%	82.18%	84.58%
24767	ST PAUL FIRE & MARINE INS CO	36	2	94.44%	80.74%	92.35%
19445	NATIONAL UNION FIRE INS CO OF P	45	12	73.33%	79.88%	81.95%
25887	UNITED STATES FIDELITY & GUARA	14	3	78.57%	77.63%	78.06%
43575	INDEMNITY INSURANCE CO OF NOR	35	4	88.57%	74.42%	77.99%
30104	HARTFORD UNDERWRITERS INS CO	27	8	70.37%	74.29%	89.49%
22748	PACIFIC EMPLOYERS INS CO	4	1	75.00%	70.83%	53.37%
Totals for Group:		2,368	129	94.55%	94.27%	93.78%

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Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	FEDERAL EXPRESS CORPORATION	5	0	100.00%	100.00%	98.65%
36919	HAWKEYE SECURITY INS CO	29	1	96.55%	98.70%	98.54%
13714	PHARMACISTS MUTUAL INS CO	16	0	100.00%	97.22%	98.40%
10804	CONTINENTAL WESTERN INS CO	12	0	100.00%	100.00%	98.37%
10472	CAPITOL INDEMNITY CORP	14	0	100.00%	100.00%	98.01%
15377	WESTERN NATIONAL MUTUAL INS C	24	0	100.00%	96.08%	98.00%
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.00%	0.00%	97.92%
25143	STATE FARM FIRE & CASUALTY CO	6	0	100.00%	100.00%	97.60%
11371	GREAT WEST CASUALTY CO	12	0	100.00%	100.00%	97.47%
33588	FIRST LIBERTY INS CORP THE	5	0	100.00%	100.00%	97.28%
15393	WISCONSIN AMERICAN MUTUAL I	0	0	0.00%	100.00%	96.92%
SI	COUNTY OF OZAUKEE	4	0	100.00%	93.75%	96.88%
21261	ELECTRIC INSURANCE CO	7	0	100.00%	100.00%	96.59%
25976	UTICA MUTUAL INS CO	6	0	100.00%	97.22%	96.26%
23434	MIDDLESEX INSURANCE CO	110	1	99.09%	96.42%	96.25%
14117	GRINNELL MUT REINSUR CO	15	0	100.00%	96.30%	96.08%
20397	VIGILANT INSURANCE CO	7	1	85.71%	92.00%	95.70%
18767	CHURCH MUTUAL INSURANCE CO	11	1	90.91%	86.67%	95.62%
19259	SELECTIVE INS CO OF SOUTH CARO	17	0	100.00%	98.04%	95.30%
13439	PARTNERS MUTUAL INS CO	3	0	100.00%	93.33%	94.37%
21180	SENTRY SELECT	14	2	85.71%	92.50%	93.96%
SI	STORA ENSO NORTH AMERICA COR	33	1	96.97%	96.88%	93.83%
21865	ASSOCIATED INDEMNITY CORP	20	1	95.00%	94.83%	93.82%
SI	KWIK TRIP INC	8	0	100.00%	97.50%	93.79%
21113	UNITED STATES FIRE INS CO	4	1	75.00%	92.86%	93.75%
40142	AMERICAN ZURICH INS CO	10	1	90.00%	93.33%	93.57%
SI	TARGET CORP (STORES)	8	3	62.50%	76.47%	93.05%
14176	HASTINGS MUTUAL INS CO	27	2	92.59%	91.78%	91.71%
29424	HARTFORD CASUALTY INS CO	4	3	25.00%	80.95%	91.67%
39357	TRAVELERS INSURANCE CO THE	0	0	0.00%	87.50%	91.37%
26271	ERIE INSURANCE EXCHANGE	8	0	100.00%	92.86%	91.23%
12262	PENN MFRS ASSOCIATION INS CO	7	1	85.71%	89.47%	91.14%
SI	ST FRANCIS HOSPITAL INC	0	1	0.00%	40.00%	91.07%
20346	PACIFIC INDEMNITY CO	7	0	100.00%	95.00%	90.97%
23841	NEW HAMPSHIRE INSURANCE CO	41	1	97.56%	90.72%	90.50%
24589	AMERICAN & FOREIGN INS CO	1	0	100.00%	50.00%	90.02%
24678	ROYAL INDEMNITY CO	0	2	0.00%	-200.00%	89.26%
19305	ASSURANCE COMPANY OF AMER	3	0	100.00%	91.67%	88.89%
40967	ST PAUL FIRE & CASUALTY INS CO	1	0	100.00%	76.47%	88.49%
24902	SECURITY INSURANCE CO OF HART	0	0	0.00%	100.00%	88.11%
23787	NATIONWIDE MUTUAL INS CO	40	9	77.50%	76.39%	87.43%
20443	CONTINENTAL CASUALTY CO	20	4	80.00%	77.78%	87.27%
SI	DAIMLERCHRYSLER CORPORATIO	15	1	93.33%	96.77%	87.13%
24872	CONNECTICUT INDEMNITY CO THE	0	0	0.00%	-200.00%	86.90%
20427	AMERICAN CASUALTY CO OF REA	23	2	91.30%	87.80%	86.87%
20486	TRANSCONTINENTAL INSURANCE C	5	1	80.00%	73.91%	85.93%
SI	EMERSON ELECTRIC COMPANY	6	1	83.33%	77.42%	85.48%
19356	MARYLAND CASUALTY CO	7	1	85.71%	85.71%	85.25%
SI	CITY OF KENOSHA	12	0	100.00%	90.91%	84.62%
SI	WISCONSIN BELL INC	17	0	100.00%	96.08%	83.10%

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22918	AMERICAN MOTORISTS	0	0	0.00%	100.00%	82.39%
21873	FIREMANS FUND INS CO	1	3	-200.00%	71.43%	81.77%
SI	INTERNATIONAL PAPER COMPANY	4	2	50.00%	90.48%	81.13%
24775	ST PAUL GUARDIAN INS CO	0	0	0.00%	100.00%	80.49%
18910	AMERICAN PROTECTION INS CO	1	2	-100.00%	70.00%	79.93%
30562	AMERICAN MANUFACTURERS MUT	0	0	0.00%	100.00%	79.37%
34207	WESTPORT INSURANCE CORPORAT	13	1	92.31%	87.50%	72.99%
25879	FIDELITY & GUARANTY INS UNDERW	7	1	85.71%	66.67%	72.00%
14508	MICHIGAN MILLERS MUTUAL INS C	12	2	83.33%	68.42%	71.88%
41181	UNIVERSAL UNDERWRITERS INS C	6	1	83.33%	80.95%	65.29%
22977	LUMBERMENS MUTUAL CAS CO	2	2	0.00%	50.00%	60.33%
SI	JEWEL FOOD STORES INC	8	0	100.00%	83.33%	59.79%
24074	OHIO CASUALTY INS CO	4	5	-25.00%	-33.33%	54.55%
19895	ATLANTIC MUTUAL INS CO	1	1	0.00%	0.00%	46.51%
Totals for Group:		703	62	91.18%	89.99%	88.38%